

Information to identify the case:

Debtor 1	<u>Raymond J. Steward III</u>	Social Security number or ITIN	xxx-xx-3393
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Kathleen Steward</u>	Social Security number or ITIN	xxx-xx-7047
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 20-14113-ABA			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Raymond J. Steward III

Kathleen Steward

8/10/23

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Raymond J. Steward, III
Kathleen Steward
Debtors

Case No. 20-14113-ABA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Aug 10, 2023

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 37

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 12, 2023:

Recip ID	Recipient Name and Address
db/jdb	Raymond J. Steward, III, Kathleen Steward, 606 W Madison Ave, Magnolia, NJ 08049-1526
cr	+ Borough of Magnolia, 438 West Evesham Avenue, Magnolia, NJ 08049-1725
518757128	Borough of Magnolia, 438 W Evesham Ave, Magnolia, NJ 08049-1725
519728010	+ Borough of Magnolia - utility, 438 W. Evesham Avenue, Magnolia, NJ 08049-1725
518757129	+ CCMUA, 1645 Ferry Ave, Camden, NJ 08104-1360
518794997	+ Denise Carlon, Esquire, KML Law Group, P.C., 701 Market Street, #5000, Philadelphia PA 19106-1541
518757134	Diversified Consultants, PO Box 31245, Fridley, MN 55421-0145
518830776	+ PSE&G, Attn: Bankruptcy Department, P O Box 709, Newark NJ 07101-0709
518757136	PSE&G, PO Box 1444, New Brunswick, NJ 08903-1444
519300451	+ Residential Credit Opportunities Trust VI-A, co FCI Lender Services Inc, PO Box 27370, Anaheim Hills, CA 92809-0112
519300452	+ Residential Credit Opportunities Trust VI-A, co FCI Lender Services Inc, PO Box 27370, Anaheim Hills, CA 32809, Residential Credit Opportunities Trust V co FCI Lender Services Inc 92809-0112

TOTAL: 11

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Aug 10 2023 20:39:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Aug 10 2023 20:39:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/Text: RASEBN@raslg.com	Aug 10 2023 20:38:00	Goldman Sachs Mortgage Company, Robertson, Anschutz, Schneid, Crane & Pa, 10700 Abbotts Bridge Road, Suite 170, Duluth, GA 30097-8461
518757127	EDI: LCIBAYLN	Aug 11 2023 00:25:00	Bayview Laon Servicing, 4425 Ponce de Leon Blvd Fl 5, Coral Gables, FL 33146-1837
518824794	+ EDI: LCIBAYLN	Aug 11 2023 00:25:00	Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gables, FL 33146-1839
518778371	+ Email/Text: ecfbnc@aldridgepite.com	Aug 10 2023 20:39:00	Bryan S. Fairman, ALDRIDGE PITE, LLP, 4375 Jutland Drive, Suite 200, P.O. Box 17933, San Diego, CA 92177-7921
518768087	+ EDI: COMCASTCBLCENT	Aug 11 2023 00:25:00	COMCAST, PO BOX 1931, Burlingame, CA 94011-1931
518777062	+ EDI: AIS.COM	Aug 11 2023 00:25:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518757130	EDI: COMCASTCBLCENT	Aug 11 2023 00:25:00	Comcast Cable, PO Box 3006, Southeastern, PA 19398-3006
518989294	+ Email/Text: nsm_bk_notices@mrcooper.com	Aug 10 2023 20:38:00	Community Loan Servicing, LLC, 4425 Ponce De

District/off: 0312-1

User: admin

Page 2 of 3

Date Rcvd: Aug 10, 2023

Form ID: 3180W

Total Noticed: 37

			Leon Blvd., 5th Floor, Coral Gables FL 33146-1839
518989295	+ Email/Text: nsm_bk_notices@mrcooper.com	Aug 10 2023 20:38:00	Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gables FL 33146, Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gables FL 33146-1839
518757131	^ MEBN	Aug 10 2023 20:33:11	Convergent Outsourcing, Inc., PO Box 1280, Oaks, PA 19456-1280
518757133	Email/PDF: creditonebknotifications@resurgent.com	Aug 10 2023 20:48:12	Credit One Bank, PO Box 60500, City of Industry, CA 91716-0500
518757132	Email/PDF: creditonebknotifications@resurgent.com	Aug 10 2023 20:36:37	Credit One Bank, PO Box 98873, Las Vegas, NV 89193-8873
518757135	Email/PDF: resurgentbknotifications@resurgent.com	Aug 10 2023 20:49:27	LVNV Funding LLC, PO Box 10497, Greenville, SC 29603-0497
518762200	Email/PDF: resurgentbknotifications@resurgent.com	Aug 10 2023 20:48:18	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518804026	+ Email/Text: joey@rmscollect.com	Aug 10 2023 20:40:00	Patient First c/o Receivables Management Systems, PO Box 73810, North Chesterfield, VA 23235-8047
518757137	Email/Text: ngisupport@radiusgs.com	Aug 10 2023 20:38:00	Radius Global Solutions, LLC, PO Box 390846, Minneapolis, MN 55439-0846
518757138	Email/Text: joey@rmscollect.com	Aug 10 2023 20:40:00	Receivables Management Systems, PO Box 73810, Richmond, VA 23235-8047
518757141	EDI: AISSPRINT	Aug 11 2023 00:25:00	Sprint, PO Box 1769, Newark, NJ 07101-1769
518757139	Email/Text: enotifications@santanderconsumerusa.com	Aug 10 2023 20:39:00	Santander Consumer USA, 5201 Rufe Snow Dr, North Richland Hills, TX 76180-6036
518804776	+ Email/Text: enotifications@santanderconsumerusa.com	Aug 10 2023 20:39:00	Santander Consumer USA, Inc., P.O. Box 560284, Dallas, TX 75356-0284
518757140	^ MEBN	Aug 10 2023 20:33:37	South Jersey Gas, PO Box 6091, Bellmawr, NJ 08099-6091
518758584	+ EDI: RMSC.COM	Aug 11 2023 00:25:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518833041	+ EDI: AIS.COM	Aug 11 2023 00:25:00	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518757142	EDI: VERIZONCOMB.COM	Aug 11 2023 00:25:00	Verizon New Jersey, 600 Technology Dr, Saint Charles, MO 63304-2238
TOTAL: 26			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519678765		Goldman Sachs Mortgage Company, c/o Shellpoint Mortgage Servicing, Goldman Sachs Mortgage Company, c/o Shellpoint Mortgage Servicing
519678764		Goldman Sachs Mortgage Company, c/o Shellpoint Mortgage Servicing

TOTAL: 2 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and

District/off: 0312-1

User: admin

Page 3 of 3

Date Rcvd: Aug 10, 2023

Form ID: 3180W

Total Noticed: 37

belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 12, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 10, 2023 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor BAYVIEW LOAN SERVICING LLC, A DELAWARE LIMITED LIABILITY COMPANY dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor Community Loan Servicing LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Sindi Mncina	on behalf of Creditor Goldman Sachs Mortgage Company smncina@raslg.com
Tamika Nicole Wyche	on behalf of Joint Debtor Kathleen Steward daviddanielslaw@gmail.com 16022@notices.nextchapterbk.com
Tamika Nicole Wyche	on behalf of Debtor Raymond J. Steward III daviddanielslaw@gmail.com, 16022@notices.nextchapterbk.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8